

Information to identify the case:

Debtor 1	Edward P. Foley	Social Security number or ITIN	xxx-xx-2475
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Barbara L. Foley	Social Security number or ITIN	xxx-xx-5637
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-28455-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward P. Foley

Barbara L. Foley

5/22/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward P. Foley
 Barbara L. Foley
 Debtors

Case No. 15-28455-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db/jdb Edward P. Foley, Barbara L. Foley, 336 Prince St, Bordentown, NJ 08505-1751
 515768070 Aes/Pnc Natl City, PO Box 61047, Harrisburg, PA 17106-1047
 515810100 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 515768072 Citimortgage Inc., PO Box 6243, Sioux Falls, SD 57117-6243
 515813010 Citimortgage Inc., PO Box 6030, Sioux Falls, SD 57117-6030
 515768073 Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
 515989521 +Citizens One Auto Finance, ROP15B, 1 Citizens Drive, Riverside RI 02915-3019
 515793010 Disney Vacation Development, Inc., 1390 Celebration Blvd, Celebration, FL 34747-5166
 515793011 +Griffith Electric Supply, 5 2nd St, Trenton, NJ 08611-2293
 515968205 MTGLQ INVESTORS, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
 515794042 +NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
 515955174 +PNC Bank. N.A., c/o Boston Portfolio Advisors,, Authorized Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662
 515768075 Powers Kirn, LLC, 728 Marne Hwy Ste 200, Moorestown, NJ 08057-3128
 515793013 Shellpoint Mortgage Servicing, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
 515768076 State of Nj Student As, PO Box 538, Trenton, NJ 08625-0538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov May 22 2017 22:38:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 22 2017 22:37:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515768071 EDI: CHASE.COM May 22 2017 22:18:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 515768074 EDI: WFNNB.COM May 22 2017 22:18:00 Comenity Bank/Avenue, PO Box 182789, Columbus, OH 43218-2789
 515837115 EDI: RMSC.COM May 22 2017 22:18:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 515836192 EDI: WFFC.COM May 22 2017 22:18:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
 515768077 EDI: WFFC.COM May 22 2017 22:18:00 Wfds/wds, PO Box 1697, Winterville, NC 28590-1697
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515793008* Aes/Pnc Natl City, PO Box 61047, Harrisburg, PA 17106-1047
 515793104* Aes/Pnc Natl City, PO Box 61047, Harrisburg, PA 17106-1047
 515793009* Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
 515793105* Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359
 515793106* Disney Vacation Development, Inc., 1390 Celebration Blvd, Celebration, FL 34747-5166
 515793107* +Griffith Electric Supply, 5 2nd St, Trenton, NJ 08611-2293
 515793012* Powers Kirn, LLC, 728 Marne Hwy Ste 200, Moorestown, NJ 08057-3128
 515793108* Powers Kirn, LLC, 728 Marne Hwy Ste 200, Moorestown, NJ 08057-3128
 515793109* Shellpoint Mortgage Servicing, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
 515793014* State of Nj Student As, PO Box 538, Trenton, NJ 08625-0538
 515793110* State of Nj Student As, PO Box 538, Trenton, NJ 08625-0538
 515793015* Wfds/wds, PO Box 1697, Winterville, NC 28590-1697
 515793111* Wfds/wds, PO Box 1697, Winterville, NC 28590-1697

TOTALS: 0, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: May 22, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Mark S Cherry on behalf of Joint Debtor Barbara L. Foley mc@markcherryllaw.com,
dot@markcherryllaw.com;bankruptcy@markcherryllaw.com;G9657@notify.cincompass.com
Mark S Cherry on behalf of Debtor Edward P. Foley mc@markcherryllaw.com,
dot@markcherryllaw.com;bankruptcy@markcherryllaw.com;G9657@notify.cincompass.com
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
TOTAL: 7